Making Sense (Cents)
of DCC Finances

September 2025 YTD Operations Results (75% of year)				07-12-2025		DRAFT 1
						Budget
DCC Operations Income Statement		September 2025		2025		2026
SHOWN IN $k		Jan-Sept 9 month ACTUALS	Sept $ % of full year budget	Full Year Budget	Full Year Budget	Full Year Budget
Revenue						
Congregational Giving						
donor-unrestricted	1)	580	68%	892	950	1000
donor-unrestricted	1a)	26				12
donor-restricted		27	68%	40	50	38
special giving-restricted		6	100%	6	10	9
total congregation giving		639	68%	938	1,010	1059
Facility Usage Fees		26	62%	42	40	39
Investment Income	2)	71	148%	48	60	48
New Expressions/Int Spirituality/ISCC	3)	52	98%	53	70	55
Other Income (various sources)		9		2	5	2
TOTAL OPERATING INCOME		797	74%	1,083	1,185	1203
Expense						
Personnel	4)	508	67%	763	700	
Bldg & Grounds		107	66%	163	150	
Church Operations	8)	54	92%	59	120	
Comp/Peace/Justice	5)	53	78%	68	85	
New Expressions/Int Spirituality/ISCC	6)	55	115%	48	75	
Worship & Music		22	92%	24	30	
Other ministry/cost areas		17	106%	16	20	
TOTAL OPERATING EXPENSE	7)	816	72%	1,141	1,130	1289
OPERATING (ORDINARY) NET INCOME +/(-)		(19)		(58)	55	(86)
CURRENT USES/CHANGES IN RESERVES	9)					
reserves used to offset operating expenses	◆ a)	41		128	60	
reserves receive 50% of net investment gains	◆ b)	(36)		(24)	(30)	(24)
donor-restricted giving reduces operations giving	◆ c)	(33)		(46)	(60)	(47)
NET RESERVE USE FOR OPERATIONS		(28)		58	(30)	(71)
					(25)	
DCC BOTTOM LINE NET OPERATING INCOME	◆ d)	(46)		0	0	(157)

1) both pledged and unpledged unrestricted giving / 1a) unrestricted gift from death estate
2) 9 month Investment gain $71k - booked only quarterly (next update: Dec)
3) NE/ISCC grant revenue $31k and program fees $14k
4) Personnel low due mainly to Ops Dir position filled late March
5) beyond the walls spending support
6) Total of NE/IS and ISCC grant expenses
7) Total expenses @ 74% vs linear budget of 75% of total year
8) Contains $28k of Joint Campaign Project expenses which will be removed in October
9) Still working with Brett on Reserves Accounting understanding
◆ a Reserve funds of $41k used to support operations expenses
◆ b 9 months of Investment gain, $71k, allocated 50% into reserves ($36k)
◆ c Donor Restricted & Special gifts spec giving ($33k) sent to reserves
◆ d Bottom line net income loss of ($34k) is simple math: jesoller
\+ operating (ordinary) net ($47k) includes 100% of unrestricted and restricted giving and net investment earnings 10/14/25
\+ DCC BOTTOM LINE net operating income of ($75k) includes net of ($28k) (to)/from restricted reserves

Joint Campaign Update

Congregation Commitments

	OFFICE RENOVATION			2026 ANNUAL FUND	
	GOAL $750k			GOAL $1M	
AS OF October 13, 2025	Commit $k	# of Gifts	$ todate	$k	# of Gifts
for 2025	329				
for 2026	295			517	66
for 2027	243				
TOTAL	$867	75	$92k		

Balance Sheet: Cash and Net Assets

DCC Statement of Financial Position $k

September 30, 2025

	%	09/30/25	12/31/24
Assets			
Cash & Cash Equivalents	18%	196	210
US Treasury Obligations	18%	195	186
Market Investments	64%	707	681
Total		1,098	1,077
Liabilities			
Accounts Payable		(16)	(5)
Prepaid ISCC Grant/other		(54)	(37)
		(70)	(42)
Net Assets (Equity)			
Unrestricted or Undesignated		77	104
Restricted Donor-Directed as to Use		462	541
◆ Office Renovation Funds - Restricted		83	
Restricted Donor-Directed Endowment		69	69
Session-Designated as to Use		365	300
Fiscal Sponsorships (Scouts/Mosaics)		47	21
Net Equity		1,173	1,077
Net income		(75)	0
Total Equity + Income + Liabilities		1,098	1,077

- $83k of 2025 Office Reno Pledges paid to date

- Total Assets increased ~ $20k over 6 months
  - Investment earnings $70k, and $83k of Office Reno pledge payments
  - Partially offset by net losses ($75k); increased net payables (~ $30k), and use of reserves (~$40k)

09/08/2025 jesoller

■ questions ??? ...contact Jim Soller at 713.907.3278 or--> jim@sollerfamily.org